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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Greene, Andrew	Art Unit:	3624
Serial No.:	10/799,390	Confirmation No.	7294
Filing Date:	March 12, 2004	Examiner:	Kazimi, Hani M.
Title:	Electronic Bill Presentation and Payment System	Docket No.:	CBSI-101(US)

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to:

Mail Stop Amendment
 Commissioner for Patents
 P.O Box 1450
 Alexandria, VA 22313-1450

on:
 Date: December 1, 2006


 Beatriz E. Guerra

RESPONSE TO OFFICE ACTION OF JUNE 1, 2006

I. INTRODUCTORY COMMENTS

• **REQUEST FOR CONSIDERATION OF RESPONSE**

This RESPONSE TO OFFICE ACTION OF JUNE 1, 2006 distinctly and specifically points out the errors in the Examiner's action, as well as responding to every ground of objection and rejection set forth in such office action. This response is a *bona fide* attempt to advance the application to final action. In light of the amendments and remarks set forth below, Applicant requests that the Examiner reconsider the Examiner's stance with respect to the patentability of the claims and Applicant seeks further examination of the application. Applicant

hereby requests that any objections or requirements as to form not necessary to further consideration of the claims be held in abeyance until allowable subject matter is indicated.

- REQUEST FOR, AND PAYMENT OF, EXTENSION FEE

A three-month extension fee from the shortened statutory period has already been paid. Applicant believes that no further fees are due. However, Applicant hereby provides the Commissioner with the authority to debit Kelley Drye & Warren's Deposit Account No. 11-0404 for further fee which the Commissioner may determine is due..

- LOCATION OF SPECIFIED SECTIONS FOR SCANNING OF THIS DOCUMENT

SECTIONS OF DOCUMENT	LOCATION OF SECTION
I. INTRODUCTORY COMMENTS	Pages 1 – 3
II. AMENDMENTS TO THE SPECIFICATION	Pages 4
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VI. APPENDIX	Pages 15

- REQUEST FOR ENTRANCE OF AMENDMENTS AND CONSIDERATION OF ARGUMENTS

Applicant respectfully requests entrance of the amendments (if any), and consideration of its arguments set forth below. Amended/new claims that may be construed as more limiting in scope than the scope of any of the claims prior to amendment/cancellation/addition should not be construed as an abandonment of any subject matter no longer claimed, nor should the amended/new claims be construed in any manner to waive or limit the equivalent structures of any element recited in such claims that would otherwise be available under the Doctrine of Equivalents with respect to the unamended/canceled claims.

Amendment/cancellation/addition of the claims is not in any manner intended to, and should not be construed to, waive Applicant's right in the future to seek protection for the subject matter claimed in prior claims, or to seek protection for similar matter in any continuation, divisional, continuation-in-part, RCE, CPA or any other application claiming priority to or through the present application. Applicant expressly reserves the right to file applications directed to the subject matter covered by any canceled or previously submitted claim, as well as any uncovered subject matter disclosed in the specification.